

Registration Information

Attendance at the conference is free and lunch is included.

RSVP by November 29 to:
FLECSTRATEGY@do.treas.gov
or (202) 622-1783.

Questions:

Louisa Quittman at
Louisa.Quittman@do.treas.gov or
(202) 622-8103

Sponsors



The Financial Literacy and Education Commission

The Financial Literacy and Education Commission (Commission) was established under Title V of the Fair and Accurate Credit Transactions (FACT) Act of 2003 to improve financial literacy and education of persons in the United States. The Commission is chaired by the Secretary of the Treasury and composed of 19 other Federal agencies.

The principal duties of the Commission include encouraging government and private sector efforts to promote financial literacy; coordinating financial education efforts of the Federal government; identification and promotion of best practices; development of a national strategy to promote financial literacy; establishment of a website to serve as a clearinghouse and provide information about financial education programs and grants; and establishment of a toll-free hotline available to provide information about issues of financial literacy and education.

Taking Ownership of the Future

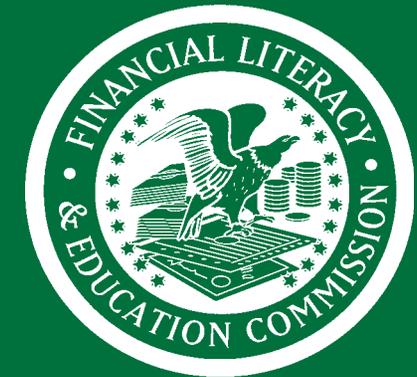
On April 4, 2006, the Commission released *Taking Ownership of the Future: The National Strategy for Financial Literacy (National Strategy)*. Beyond meeting a statutory requirement, there are three major purposes to the *National Strategy*. First, it is designed to identify issues within the field of financial education. This will assist policymakers and practitioners alike as they assess the national level of financial literacy. Second, the *National Strategy* proposes solutions — in some cases by suggesting specific steps and in other cases by offering examples of programs with features that should be replicated. Third, the *National Strategy* seeks to advance the conversation on financial education. The *National Strategy* is designed to serve as an action plan, and, in time, a rallying point for those advocating for greater financial literacy in America.

Southwest Regional Conference

on

Reaching Unbanked People

**Unbanked at the Border and
Serving Immigrant Unbanked**



**December 4, 2006
9:30 a.m. to 4:30 p.m.**

**University of Texas – Pan American
Administrative and Academic
Support Annex
2412 S. Highway 281
Edinburg, Texas**

Unbanked at the Border and Serving Immigrant Unbanked

As part of *Taking Ownership of the Future: The National Strategy for Financial Literacy (National Strategy)*, the US Department of the Treasury, the Federal Deposit Insurance Corporation, the National Credit Union Administration and the Office of the Comptroller of the Currency, with the assistance of the Federal Reserve Bank of Dallas, the Office of the Thrift Supervision and the US Department of Housing and Urban Development, invite you to join them for the Southwest Regional Conference on Unbanked People. The conference is being hosted by the University of Texas – Pan American Volunteer Resource Program.

Banks and credit unions across the Southwest are exploring ways to reach a new market—unbanked customers. Serving people outside of the financial mainstream takes creative thinking, and often involves partnerships between financial institutions and community organizations that have the access to and the trust of such individuals. At this meeting, you will hear from some of the most innovative financial institutions and resources working to reach underserved consumers in the Southwest. The conference will also provide a forum to share observations and ideas with the convening agencies and other practitioners.

The *National Strategy* specifically recognizes the importance of private industry in developing innovative, market-based solutions for providing financial services and financial education to underserved populations. The Southwest Regional Conference is being held to publicize and build on these practices, and is the second of a series of conferences that will be held nationwide. As described in Call to Action 8-1 of the *National Strategy*, the proceedings of the conferences will be compiled to provide a report on current and best practices for serving unbanked individuals.

Agenda Highlights

Featured Speakers

- Anna Escobedo Cabral, Treasurer of the United States
- JoAnn Johnson, Chairman, National Credit Union Administration
- Dan Iannicola, Jr., US Department of the Treasury
- Bárbara Robles, Arizona State University
- Michael Goeken, City of San Antonio

Financial Institution Panel

- David Guerra, International Bank of Commerce
- Maria Martinez, Border Federal Credit Union
- Harriet May, GECU
- Glen Roney, Texas State Bank

Resources Panel

- Matt Davis, Federal Reserve Bank of Dallas
- Nancy Granovsky, Texas Cooperative Extension
- David Hirschman, Internal Revenue Service
- Eloy Villafranca, Federal Deposit Insurance Corporation

Networking Lunch

Roundtable Discussions

Topics may include:

- Remittances and reaching the unbanked
- Innovative products and strategies for reaching the unbanked
- Asset building and reaching the unbanked
- Financial education and reaching the unbanked

Why You Should Attend

- Learn about proven and innovative practices from financial institutions, community organizations, and resources in the Southwest.
- Share your ideas, challenges, and questions with practitioners and regulators.
- Network and build partnerships with financial institutions, community organizations, and government agencies.
- Participate in providing information to Federal policy makers about issues facing the field.

About Edinburg, Texas

Edinburg is the county seat of Hidalgo County, and sits in the heart of the U.S.-Mexico border in the Rio Grande Valley region. Hidalgo County represents many aspects of communities in the four states along the border, including population growth, changing economies, a relatively young population, high concentration of Latino individuals, as well as higher than average levels of poverty and unbanked residents. Edinburg in particular sits in the 15th Texas Congressional District, represented by Congressman Rubén Hinojosa, who is a co-founder of the House Financial and Economic Literacy Caucus and helped create the Financial Literacy and Education Commission.